

Trading 212 Community

Terms of Service

Welcome to the Community! Please bear in mind that all content herein reflects the personal opinion of our Community members and not necessarily that of Trading 212. Content may refer to investment instruments or services, so always remember no content in the Community should be viewed as investment advice. Please note that investments can fall and rise - you should always do your research on investment choices. Past performance is no guarantee of future results and you may get back less than you invested.

These Trading 212 Community Terms of Service (the “**Terms**” or the “Agreement”) govern the relationship between you and Trading 212 UK Limited (the “**Company**”, “we”, “our” or “us”) in terms of you using the Internet forum (the “**Forum**” or the “**Community**”) at <http://community.trading212.com>. To use the Forum, you must agree to these Terms.

The Company may offer other products and services under different terms. These Terms apply solely to the use of the Forum.

All words and phrases highlighted and not defined in these Terms shall have the same meaning as defined in our Invest Terms.

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1. Important Terms

These Terms include a number of important provisions that affect your rights and responsibilities, such as the risks in Risk Disclosure, limits on the Company's liability to you in [Limits on Liability](#), your agreement to cover the Company for damages caused by your misuse of the Forum in Your [Responsibility](#), and applicable law in Governing Law.

2. Your Permission to Use the Forum

Subject to these Terms, the Company permits you to use the Forum. Everyone needs to agree to these Terms to use the Forum.

3. Conditions for Use of the Forum

Your permission to use the Forum is subject to the following conditions:

- a. You must be at least eighteen (18) years old.
- b. You may no longer use the Forum if either you or the Company terminates these Terms pursuant to Clause 12 of these Terms.
- c. You must use the Forum in accordance with [Acceptable Use](#) and [Content Standards](#).

4. Acceptable Use

- a. You may not break any applicable laws and regulations while using the Forum.
- b. You may not use or try to use another user's account on the Forum.
- c. You may not buy, sell, or otherwise trade in user names or other unique identifiers on the Forum.
- d. You may not send advertisements, chain letters, or other solicitations through the Forum, or use the Forum to gather addresses or other personal data for commercial mailing lists or databases.
- e. You may not use the Forum to promote your own business or any other business, including by trying to take advantage of the Forum for any commercial purposes.
- f. You may not automate access to the Forum, or monitor the Forum, such as with a web crawler, browser plug-in or add-on, or other computer programs that are not web browsers. You may crawl the Forum to index it for a publicly available search engine if you run one.
- g. You may not use the Forum to send e-mails to distribution lists, newsgroups, or group mail aliases.
- h. You may not falsely imply that you are affiliated with or endorsed by the Company.
- i. You may not hyperlink to images or other non-hypertext content on the Forum on other web pages.
- j. You may not remove any marks showing proprietary ownership from materials you download from the Forum.
- k. You may not show any part of the Forum on other websites with `<iframe>`.
- l. You may not disable, avoid, or circumvent any security or access restrictions of the Forum.

- m. You may not strain the infrastructure of the Forum with an unreasonable volume of requests, or requests designed to impose an unreasonable load on information systems underlying the Forum.
- n. You may not impersonate others through the Forum.
- o. You may not encourage or help anyone in violation of these Terms.

5. Content Standards

- a. You may not submit content to the Forum that is illegal, offensive, or otherwise harmful to others. This includes content that is harassing, inappropriate, or abusive.
- b. You may not submit content to the Forum that violates the law, infringes anyone's intellectual property rights, violates anyone's privacy, breaches agreements you have with others or content that, in our judgement, is inappropriate or offensive. Examples of such inappropriate content include but are not limited to antagonistic tone, personal attacks, harassment, promoting unreliable news sources, spreading misleading information, trolling, spamming, phishing, using an offensive username/profile picture, etc.
- c. You may not make any investment or financial recommendations.
- d. You may not submit content to the Forum containing malicious computer code, such as computer viruses or spyware.
- e. You may not submit content to the Forum as a mere placeholder to hold a particular address, user name, or other unique identifiers.
- f. You may not use the Forum to disclose information that you do not have the right to disclose, like others' confidential or personal information.

6. Enforcement

6.1. The Company may investigate violations of these Terms to the fullest legal extent. The Company may notify and cooperate with law enforcement authorities in prosecuting violations of the law and these Terms.

6.2. The Company reserves the right to change, redact, suspend or delete any current or previously posted content that does not meet the Content Standards of the Forum at its own discretion and without notice. If you believe someone has submitted content to the Forum in violation of these Terms, [contact us immediately](#).

6.3. The Company reserves the right to remove any content and suspend or terminate your Account for any reason at any time, in accordance with these Terms. You can be banned if your posts are continually reported (flagged) by other Forum members. The Company does not preview new posts and it takes no responsibility for any community content.

7. Your Account

7.1. You must create an account to use the Forum.

7.2. You agree to be responsible for all actions taken using your account, whether authorised by you or not until you either close your account or notify the Company that your account has been compromised. You agree to notify the Company immediately if you suspect your account has been compromised. You agree to select a secure password for your account and that it is your responsibility to keep it secret.

7.3. Without prejudice to Clause 12, the Company may at any time restrict, suspend, or end your permission to use the Forum according to its policy for handling copyright-related takedown requests, or if the Company reasonably believes that you have broken any rule in these Terms.

8. Your Content

8.1. Nothing in these Terms gives the Company any ownership rights in intellectual property that you share with the Forum, such as your account information, posts, or other content you

submit to the Forum. Nothing in these Terms gives you any ownership rights in the Company's intellectual property, either.

8.2. You remain solely responsible for the content you submit to the Forum. You agree not to wrongly imply that content you submit to the Forum is sponsored or approved by the Company. These Terms do not obligate the Company to store, maintain, or provide copies of the content you submit, and to change it, according to these Terms.

8.3. The content you submit to the Forum belongs to you, and you decide what permission to give others for it. But at a minimum, you license the Company to provide content that you submit to the Forum to other users of the Forum. That special license allows the Company to copy, publish, and analyse the content you submit to the Forum.

8.4. When the content you submit is removed from the Forum, whether by you or by us, the Company's special license ends when the last copy disappears from the Company's backups, caches, and other systems. Other licenses you apply to content you submit, such as [Creative Commons](#) licenses, may continue after your content is removed. Those licenses may give others, or the Company itself, the right to share your content through the Forum again.

8.5. Others who receive content you submit to the Forum may violate the terms on which you license your content. You agree that the Company will not be liable to you for those violations or their consequences.

9. Your Responsibility

You agree to indemnify the Company from legal claims by others related to your breach of these Terms, or breach of these Terms by others using your account on the Forum. Both you and the Company agree to notify the other side of any legal claims for which you might have to indemnify the Company as soon as possible. If the Company fails to notify you of a legal claim promptly, you will not have to indemnify the Company for damages that you could have defended against or mitigated with prompt notice. You agree to allow the Company to control the investigation, defence, and settlement of legal claims for which you would have to indemnify the Company and cooperate with those efforts. The Company agrees not to agree to any settlement that admits fault for you or imposes obligations on you without your prior agreement.

10. Risk Disclosure

You accept all risks of using the Forum and content on the Forum. As far as the law allows, the Company and its suppliers provide the Forum as is, without any warranty whatsoever.

10.1. The Forum may hyperlink to and integrate community forums and services run by others. The Company does not make any warranty about services run by others, or content they may provide. Use of services run by others may be governed by other terms between you and the one running said service.

10.2. Your profile within the Forum is public. This means that an individual does not have to be registered on the Forum to see your profile and any related content.

11. Limits on Liability

Neither the Company nor its suppliers will be liable to you for breach-of-contract damages their personnel could not have reasonably foreseen when you agreed to these Terms.

As far as the law allows, the total liability to you for claims of any kind that are related to the Forum or content on the Forum will be limited to £50.

12. Termination

12.1. Either you or the Company may terminate these Terms and your participation in the Forum at any time. When our agreement ends, your permission to use the Forum also ends.

12.2. The following provisions survive the end of our agreement: [Your Content](#), [Your Responsibility](#), [Risk Disclosure](#), [Limits on Liability](#), and [General Terms](#).

13. Governing Law

The law of England and Wales governs these Terms, and both you and us hereby submit to the non-exclusive jurisdiction of the courts of England and Wales in relation to any dispute under or in respect of these Terms.

14. General Terms

14.1. If a provision of these Terms is unenforceable as written but could be changed to make it enforceable, that provision should be modified to the minimum extent necessary to make it enforceable. Otherwise, that provision should be removed.

14.2. You may not assign your agreement with the Company. The Company may assign your agreement to any Group company or any other entity that obtains control of the Company or its assets related to the Forum. Any attempted assignment against these Terms has no legal effect.

14.3. Neither the exercise of any right under this Agreement, nor a waiver of any breach of this Agreement, waives any other breach of this Agreement.

14.4. These Terms embody all the terms of the agreement between you and the Company about the use of the Forum. These Terms entirely replace any other agreements about your use of the Forum, written or not.

15. Contact

15.1. You may notify the Company under these Terms, and send questions to the Company at info@trading212.com.

15.2. The Company may notify you under these Terms using the e-mail address you provide for your account on the Forum, or by posting a message to the homepage of the Forum or your account page.

16. Changes

The Company last updated these Terms on April 01, 2024, and may update these Terms from time to time. The Company will post all updates to the Forum. For updates that contain substantial changes, the Company agrees to email you, if you have created an account and provided a valid email address. The Company may also announce updates with special messages or alerts on the Forum.